

**TRUSTEE SALE
440 BELMONT BAY DRIVE, 317
WOODBRIDGE, VA 22191
Prince William County
VA-247111-C**

In execution of a Deed of Trust in the original principal amount of \$512,000.00, with an annual interest rate of 3.625% from HERBERT WILLIAMS, JR. dated 8/10/2005 recorded in the Clerk's Office of the Circuit Court of Prince William County, Virginia, in Deed Book N/A, at page N/A (or Instrument No. 200508110136236), default having occurred in the payment of the Note thereby secured and at the request of the holder of said Note, the undersigned Substitute Trustee will offer for sale by public auction at the main entrance to the building housing the Prince William County Circuit Court, 9311 Lee Avenue, Manassas, VA, on 10/13/2010 at 9:00 AM, the property described in said deed, located at the above address and briefly described as:

CONDOMINIUM UNIT 317, HARBOR POINT EAST AT BELMONT BAY, AND THE LIMITED COMMON ELEMENTS APPURTENANT THERETO, INCLUDING COMMON ELEMENT PARKING SPACE(S), P-6 & P-7 AND COMMON ELEMENT STORAGE 25 & 3D, ESTABLISHED BY CONDOMINIUM INSTRUMENTS RECORDED ON JUNE 2, 2004 AS INSTRUMENT NUMBER 200406020092344, WITH PLAT RECORDED AS INSTRUMENT NUMBER 200406020092345, AND ANY SUPPLEMENTAL DECLARATIONS AND/OR AMENDMENTS RECORDED SUBSEQUENT THERETO, AMONG THE LAND RECORDS OF PRINCE WILLIAM COUNTY, VIRGINIA.

TERMS OF SALE: CASH: A deposit of \$10,000.00 or 10% of the sale price, whichever is less, cash or certified check, will be required at the time of sale, with settlement to occur within fifteen (15) days from the date of sale. Time will be of the essence as to the closing date and as to the payment of the purchase price. Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain will be used for that purpose.

The Property will be sold "AS IS". The real estate will be conveyed by special warranty deed subject to all rights, reservations, leases, covenants, conditions, easements and restrictions superior to the Deed of Trust as they may lawfully affect the real estate. The purchaser at the sale will be required to pay all closing costs except the Grantor's recording tax. Real Estate taxes will be prorated as of the sale date. Neither Substitute Trustee nor the holder of the Note secured by the Deed of Trust will deliver possession of the property to the successful bidder.

Additional terms may be announced at the sale.

ETS OF VIRGINIA, INC., Substitute Trustee

This is a communication from a debt collector.

FOR INFORMATION CONTACT:

ETS OF VIRGINIA, INC.

6802 Paragon Place, Suite 350

Richmond, Virginia, 23230

(888) 368-3686

ETS.VA@gmacrescap.com

EXHIBIT

Z



VIRGINIA NOTICE LETTER

Date: 9/15/2010

VIA FIRST CLASS and
CERTIFIED MAIL

Re: Foreclosure Sale of Real property owned by
Current Trustor(s): HERBERT WILLIAMS, JR.
Property Address: 440 BELMONT BAY DRIVE, 317
WOODBRIDGE, VA 22191

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR RASC 2005AHL3 ("Noteholder") is the current owner of a note dated 8/10/2005, made by HERBERT WILLIAMS, JR. in the original amount of \$512,000.00. The Note is secured by a certain deed of trust ("Deed of Trust") made by HERBERT WILLIAMS, JR. dated 8/10/2005, recorded as instrument number 200508110136236 in the Clerk's Office ("Clerk's Office") of the Circuit Court of Prince William County, Virginia, encumbering the real property described above.

At the request of the Lender, you are hereby notified as follows:

- a) that the Note is in default because of failure to pay according to the terms;
- b) that the entire outstanding principal balance and all accrued interest under the Note have been and hereby are declared immediately due and payable (accelerated); and
- c) that the property described in the copy of the Notice of Trustee's Sale enclosed with this letter, which secures the repayment of the Note, will be sold at public auction in accordance with the terms of the Notice.



PREPARED BY AND RETURN TO:
ETS OF VIRGINIA, INC.
6802 PARAGON PLACE, SUITE 350
RICHMOND, VIRGINIA 23230
(804) 287-3131

201006040047755
Prince William County, VA Pgs: 1
06/04/2010 11:36:50AM
Michelle B. McQuigg, Clerk

TS# VA-247111-C LOAN NO. 7440129534
Tax Map No. / GPIN 8492-53-3957.03

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

THIS SUBSTITUTION OF TRUSTEE is made between MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR RASC 2005AHL3 (the "Noteholder") and HERBERT WILLIAMS, JR. (the "Original Borrower(s)"), being together the "Grantors"; and ETS OF VIRGINIA, INC., a Virginia corporation ("Substitute Trustee"), as "Grantee."

WITNESSETH:

WHEREAS, by Deed of Trust dated 8/10/2005, and recorded in the Clerk's Office of the Circuit Court of Prince William County, Virginia, as Instrument No. 200508110136236, and/or in Deed Book N/A, Page N/A (the "Deed of Trust"), the Original Borrower(s) conveyed to COMMONWEALTH TRUSTEES, LLC (the "Original Trustee(s)") certain real property described in the Deed of Trust to secure an indebtedness in the original principal sum of \$512,000.00, and also described in said Deed of Trust; and

WHEREAS, Section 55-59(9) of the Code of Virginia provides that the Noteholder may remove the Trustee(s) under the Deed of Trust and appoint a successor Trustee for any reason.

NOW THEREFORE, the undersigned, being the present holder of the note secured by the Deed of Trust, does hereby remove the Original Trustee(s) and does also hereby remove any Substitute Trustee(s) who may have been previously appointed in place of the Original Trustee(s), and does hereby appoint ETS OF VIRGINIA, INC. as Substitute Trustee, and the Substitute Trustee in accordance with the provisions of the Deed of Trust does succeed to all title, power and duties conferred upon the Original Trustee(s) by the terms of said Deed of Trust and by applicable law.

WITNESS THE FOLLOWING SIGNATURE:

DATED: 4/30/2010

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR RASC 2005AHL3

BY:

Virginia Fetta
VIRGINIA FETTA, ASSISTANT SECRETARY

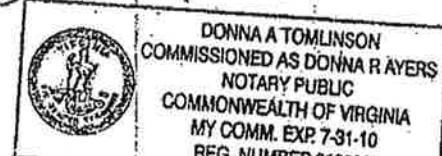
STATE OF VIRGINIA,
CITY/COUNTY OF HENRICO, to-wit:

The foregoing instrument was acknowledged before me on 4/30/10, by VIRGINIA FETTA, ASSISTANT SECRETARY, on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR RASC 2005AHL3.

My Commission Expires: 7-31-10

Donna A. Tomlinson
NOTARY PUBLIC

2240102193



ETS of Virginia, Inc.
6802 Paragon Place
Suite 350
Richmond, VA 23230



PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

2240102193

Send Payments to:
ETS of Virginia, Inc.
6802 Paragon Place
Suite 350
Richmond, VA 23230

Send Correspondence to:
ETS of Virginia, Inc.
6802 Paragon Place
Suite 350
Richmond, VA 23230

THE UNIT OWNERS ASSOCIATION OF HARBOR POINTE
CONDOMINIUM AT BELMONT BAY
C/O REES BROOME, PC
8133 LEESBURG PIKE
NINTH FLOOR
VIENNA, VA 22182

TSN: VA-247111-C
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